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Official Form 1 (1/08)		<u>Docume</u>	nt	Р	age 1 of	9			
	United State							Voluntary	Petition
NOF	RTHERN DISTR	ICT OF II	LLIN	OIS					
Name of Debtor (if individual, enter Last, First, M	iddle):			Nar	ne of Joint De	ebtor (Spou	se)(Last, First, Midd	ile):	
Smith, Colleen									
All Other Names used by the Debtor in the la (include married, maiden, and trade names): NONE	st 8 years				Other Names lude married, m		Joint Debtor in (e names):	the last 8 years	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I (if more than one, state all): 6956	.D. (ITIN) No./Comple	ete EIN			four digits of S		vidual-Taxpayer I	.D. (ITIN) No./Comple	te EIN
Street Address of Debtor (No. & Street, City	, and State):				eet Address of		(No. & Stre	eet, City, and State):	
848 W. Westwood Drive Glenwood IL									
		ZIPCODE 60425							ZIPCODE
County of Residence or of the Principal Place of Business: Cook		·			anty of Residencipal Place of				
Mailing Address of Debtor (if different from s	street address):				iling Address		or (if differen	nt from street address):	
SAME									
		ZIPCODE							ZIPCODE
Location of Principal Assets of Business Deb (if different from street address above): NOT API	tor PLICABLE								ZIPCODE
Type of Debtor (Form of organization)	Nature of (Check one	f Business	S			Chapter of the Petition		ode Under Which (Check one box)	
(Check one box.)	Health Care Bus	iness		Σ	Chapter 7		Пс	hapter 15 Petition fo	r Recognition
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Rea	d Estate as defi	ned		Chapter 9			of a Foreign Main Pro	
Corporation (includes LLC and LLP)	in 11 U.S.C. § 101 (51B) Railroad			Chapter 1 Chapter 1		□с	Chapter 15 Petition for	r Recognition	
Partnership				Chapter 1		of	f a Foreign Nonmain	Proceeding	
Other (if debtor is not one of the above	Stockbroker Commodity Broker		Nature of Debts (Check one box)						
entities, check this box and state type of entity below	Clearing Bank			\boxtimes			umer debts, defi "incurred by ar		s are primarily ness debts.
	Other						personal, fami		iess debts.
	Tax-Exe	mpt Entity	v		or househole	d purpose"			
	(Check box,	if applicable.)	,	~-		Chap	ter 11 Debtors	s:	
	Debtor is a tax-e				ck one box:	-11 1	- J.C J ! 11 !	H.C.C. 8 101/51D)	
	under Title 26 of Code (the Intern			_				U.S.C. § 101(51D). ined in 11 U.S.C. § 1	01(51D).
Filing Fee (Check	one box)			Che	ck if:				
☐ Full Filing Fee attached	,			Debtor's aggregate noncontingent liquidated debts (excluding debts owed					
Filing Fee to be paid in installments (applicable	-			to	insiders or at	ffiliates) are l	ess than \$2,190),000.	
signed application for the court's consideration of to pay fee except in installments. Rule 1006(b).		is unable		Che	ck all applica	able boxes:			
Filing Fee waiver requested (applicable to chapte	er 7 individuals only). M	Aust attach		A plan is being filed with this petition					
signed application for the court's consideration. S	-	Tuot utuen			-	_		petition from one or r	nore
				(classes of cred	litors, in acco	rdance with 11	U.S.C. § 1126(b).	
Statistical/Administrative Information								THIS SPACE IS FOR	COURT USE ONLY
Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert			neae naid	thora	will be no fund	le available for			
distribution to unsecured creditors.	y is excitated and admir	mstrative expen	ises para	, there	will be no fund	is available for			
Estimated Number of Creditors		П				П	П		
1-49 50-99 100-199 200-9	<u> </u>	5,001- 10,000	10,001- 25,000	-	25,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets								1	
\$0 to \$50,001 to \$100,001 to \$500,00 to \$1	001 \$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion		
millio		million	million		million	to 41 omion	φ1 omion	_	
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to			ļ.						
\$0 to \$50,001 to \$100,001 to \$500,00 to \$1 millio	to \$10	\$10,000,001 to \$50 million	\$50,000 to \$100 million)	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

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Docum	icht Tage 2 013	T.	ORM DI, Lage 2
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Colleen Smith		
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two,	attach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE	C N 1	D (F1 1	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If me	ore than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE District:	Relationship:	Judge:	
District.	Kelauoliship.	Judge.	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports		be completed if debtor is an individual	
(e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities		ose debts are primarily consumer debts) er named in the foregoing petition, declar	a that I
Exchange Act of 1934 and is requesting relief under Chapter 11)	•	hat [he or she] may proceed under chapte	
	-		
		s Code, and have explained the relief ava	
	*	ertify that I have delivered to the debtor the	ne notice
	required by 11 U.S.C. §342(t)).	
Exhibit A is attached and made a part of this petition	$X_{/s/Jeff\ White}$	ehead	10/15/2009
	Signature of Attorney for Deb	tor(s)	Date
	part of this petition. Regarding the Debtor - Venue and applicable box) iness, or principal assets in this Danan in any other District. or partnership pending in this Dispusiness or principal assets in the nut in an action proceeding [in a feat	vistrict for 180 days immediately strict. United States in this District, or has no	
Certification by a Debtor Who		ntial Property	
· ·	applicable boxes.)		
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, co	mplete the following.)	
	(Name of landlord that	t obtained judgment)	
	(Address of landlord)		
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		-	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due	during the 30-day	
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(1)).		

Case 09-38596 Doc 1 Filed 10/15/09 Entered 10/15/09 22:43:10 Desc Main Official Form 1 (1/08) Document Page 3 of 9 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Colleen Smith **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Colleen Smith Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 10/15/2009 (Date) 10/15/2009 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Jeff Whitehead I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Jeff Whitehead 6280034 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Law Office of Jeff Whitehead bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 700 W. Van Buren, #1506 19 is attached. 60607 Chicago IL Printed Name and title, if any, of Bankruptcy Petition Preparer 312-648-0473 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, *10/15/2009* responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets

Title of Authorized Individual

10/15/2009

conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Colleen Smith	Case No. Chapter 7
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 引起和的分别多多6	Doc 1	Filed 10/15/09 Document	Entered 10/15/09 22:43:10 Page 5 of 9	Desc Main
[Must be accompanied by a motion for det Incapacity. (Defi so as to be incapable of r Disability. (Defin	ermination by ned in 11 U.S ealizing and m ed in 11 U.S.C cipate in a cre	the court.] C. § 109 (h)(4) as impaire naking rational decisions with the country of the country	d by reason of mental illness or mental defici th respect to financial responsibilities.); y impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	r
5. The United States trus of 11 U.S.C. § 109(h) does not apply in the		otcy administrator has dete	rmined that the credit counseling requiremen	t
I certify under penalty of perjur	y that the inf	ormation provided abov	e is true and correct.	
Signature of Debtor: /s/ Colle	en Smith	2		
Date: 10/15/2009				

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code. X Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice. X Printed Name(s) of Debtor(s) X Signature of Debtor Date Case No. (if known) X

Signature of Joint Debtor (if any) Date

NOTICE TO ASSISTED PERSON ON HOW TO PROVIDE ALL THE INFORMATION REQUIRED UNDER THE BANKRUPTCY CODE PURSUANT TO 11 U.S.C. § 521 (Pursuant to 11 U.S.C. § 527(c))

A. Assets and Income.

1. Valuation:

Examples of how to value assets at replacement value include:

- a. Vehicles
 - Nadaguides.com retail value.
 - Written replacement value from a dealer or insurance agent.
 - Newspaper advertisements.
 - Tax records (online or request copy from tax assessor)

b. Real Estate

- Obtain a realtor to provide you with a written value.
- Obtain the recent appraisal of your home. If you purchased your home recently, your lender may have a copy.
- Check the MLS listings.
- Use your best estimate based upon your purchase price.
- Improvements, amount you would accept to sell your home.
- Online tax records or request copy from tax assessor.

c. Personal property

- Think of what you would pay to replace the item with an exact match.
- Online tax records or request copy from tax assessor.
- Insurance policies may contain replacement value.

2. Current monthly income

- a. Means the average monthly income from all sources that the debtor receives (or in a joint case the debtor and the debtor's spouse receive) without regard to whether such income is taxable income, derived during the six-month period ending on:
 - (i) the last day of the calendar month immediately preceding the date of the commencement of the case if the debtor files the schedule of current income required by § 521(a)(1)(B)(ii); or

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- (ii) the date on which current income is determined by the court for purposes of this title if the debtor does not file the schedule of current income required by § 521(a)(1)(B)(ii); and
- (iii) includes any amount paid by any entity other than the debtor (or in a joint case the debtor and the debtor's spouse), on a regular basis for the household expenses of the debtor or the debtor's dependents (and in a joint case the debtor's spouse if not otherwise a dependent), but excludes benefits received under the Social Security Act, payments to victims of international terrorism (as defined in § 2331 of title 18) on account of their status as victims of such terrorism.
- b. Provide a copy of your last six-month's income.
- c. Provide proof of alimony or child support.
- d. Provide proof of other financial assistance.
- e. Provide all information correctly and completely as requested on your Debtor Questionnaire and answer our follow up questions completely, accurately and timely.
- 3. Complete lists of creditors

Provide copies of the previous two pieces of correspondence you have received from each creditor.

4. Exempt property

We will attempt to determine the extent of your available exemptions.

I have received a copy of this notice			
Signature of Assisted Person	Date	Address	
Printed Name of Assisted Person		City, State, Zip	
Last 4 Digits of Social Security Number	– er		